



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

JAY B. RISING
STATE TREASURER

TO: Participating Schools and Lenders

FROM: Diane Todd Sprague, Director

DATE: August 18, 2005

SUBJECT: Educational Loan Notes

FEATURED FINANCIAL AID PROFESSIONAL

Bonnie St. John has been a financial aid officer for the past 14 years at Bay de Noc Community College (Bay College). In her professional life she has had a variety of work experiences. Starting at the age of 17, fresh out of high school, she was employed by a radio station. It was a great place for her to begin her work life, and the opportunity to meet people was incredible. It was the first time she had conversations with state and federal representatives . . . little did Bonnie know how much they would impact her work life years later. She then moved to the business world working for the manufacturer of construction equipment. She worked part-time as a church secretary while her two children were small and then returned to work full-time for the same construction equipment manufacturer in 1980. In 1983, she began her world of work in education. Bonnie began at a K-12 school district as the business manager/secretary to the superintendent. In 1985 a position opened at Bay College, and 20 years later she is as excited to be at Bay College as she was on that first day. She worked in the Placement Office for the first six years and then moved on to the Financial Aid Office. In that time she has experienced many changes. She has worked with three directors, four administrative secretaries, and numerous work-study students. Her current responsibilities include student loans, verification, third-party grants, and state scholarships. She also downloads all Institutional Student Information Records (ISIRs) daily and makes corrections to these files as needed.

Bonnie has faced challenges in the financial aid office. They were without a director twice during her time at Bay College. With the support of the rest of the Student Services staff and the financial aid administrative assistant, Bonnie took on additional responsibilities and managed to pull through those times. Most important to Bonnie was that students were not impacted by a lack of service because of the decrease in staff. She also called on the expertise of others in the financial aid community during those times. It meant many extra hours, but they did it! They have an open-door office, Monday through Friday, and finding time for processing is a never-ending challenge.

Bonnie enjoys all different types of financial aid training. She loves getting away to workshops sponsored by the Michigan Guaranty Agency (MGA), as well as attending Electronic Access Conferences and Michigan Student

(Continued on the next page.)



INSIDE THIS ISSUE



<i>Constitution Day Activities</i>	Page 3
<i>Life Skills Materials Now Available for Graduate, Professional Students</i>	Page 4
<i>2005 High School Counselors Videoconference</i>	Page 5
<i>Spanish Language Forms Available</i>	Page 5
<i>Expiration Date for FFELP Deferment Forms Extended</i>	Page 5
<i>Synopsis of Town Hall Meeting from MSFAA Summer Training</i>	Page 6
<i>Lender List Updates</i>	Page 8
<i>School List Updates</i>	Page 8
<i>"Q" and "A"</i>	Page 8
<i>Calendar of Upcoming Events</i>	Page 10

Financial Aid Association (MSFAA) Conferences. Time and revenue constraints frequently dictate how often she can take advantage of these excellent resources. She loves spending time with others in the financial aid community and she continually learns from all of them. When Bonnie needs help finding information for special financial aid situations, she contacts the financial aid community in Michigan. She does not try to reinvent the wheel. She utilizes MGA and Nelnet's customer support staff, and they are very responsive which makes her job easier.

At Bay College, the Student Services Department is a one-stop shop, and students can usually get all of their problems resolved the same day. The staff interacts well with each other and is always aware, in a general sense, what is changing in the other offices. Bonnie states, "This is a great staff to be a part of. Everyone works hard and has a tremendous amount of respect for the knowledge in each office." The administration at Bay College has always put financial aid first; they have state-of-the-art equipment with excellent IT support and an outstanding relationship with the Business Office.

We asked Bonnie if there were any other career field that, given the opportunity, she would have chosen, and she said she would choose to stay in financial aid. She can't imagine where else she would rather be and has always considered herself fortunate to be where she is. Working in a rural setting is perfect for her. She grew up on a dairy farm and attended a one-room school from kindergarten through sixth grade.

Bonnie's impression of the educational preparedness of their first-year students coming from high school is that they are extremely computer savvy, but they have difficulty filling out forms properly. They tend to lean on their parents to complete the process for them. The most rewarding part of Bonnie's job is watching the growth of these students. Seeing shy, frightened, and underachieving students undergo a total transformation is very rewarding. She gives credit to their student-centered staff and the community college environment. Their older students are quite the opposite...once they decide college is for them, they soak up the information like a sponge. She thinks the older student is also a better listener.

Three years ago, Bonnie drastically changed the way loans were processed. She implemented a Web-based loan processing system utilizing Nelnet's

product. All of their entrance and exit counseling is done electronically. They process loans electronically using E-Signature. They do not use the Master Promissory Note as a serial loan. Students must fill out a loan request form each academic year, as well as a new promissory note. She believes it helps the student to be more aware of their loan debt and assists Bay College in keeping their cohort default rate low. Their loan volume is increasing each year even though they do not package loans. All of their loans are guaranteed through the Michigan Guaranty Agency.

Bonnie is planning to retire in four years. She will definitely keep busy and spend a lot of time with her family. She has two married children who have blessed her with five grandchildren ranging in ages from one to six. Their activities are already increasing, and she expects to spend a lot of time attending their school and extracurricular functions. She has been married to her husband, Mike, for seven years. They have a huge yard, and she loves putting with her perennial gardens and landscaping. They recently added a large deck to their home using materials that require no maintenance. That comfortable deck furniture looks inviting and she says, "Since I am the oldest staff member in the Student Services Department, I am working on becoming 'Maxine.' I have been told I have her attitude just about right and with a few changes could look like her." (Note: Maxine is the main character in the comic created by Marian Henley.)

Bonnie's favorite Web site is Barnes and Noble. She is an avid reader and always belongs to at least one book club, and she gets her Harry Potter books on the day they are released! Bonnie is currently on the Board of Directors for a local non-profit housing community. She is a lector at her church and serves on the Parish Council. She is a strong advocate for volunteering time and talent. She is a frequent blood donor and helps to coordinate two blood drives on Bay's campus. She also serves on a Continuous Improvement Team at Bay College in addition to other committee work as required. She desperately tries to live in the moment and relies on her sense of humor to get through most things. That's probably why she loves financial aid so much . . . there are a lot of funny things happening on any given day in this industry.

Congratulations to Bonnie for being chosen as MGA's Featured Financial Aid Professional!

CONSTITUTION DAY ACTIVITIES

This year marks the first observation of Constitution Day, when all educational institutions receiving federal funding must provide an educational program pertaining to the United States Constitution on September 17 of each year. To assist you in that endeavor, attached to this issue of *Educational Loan Notes* is an implementation guide developed by the National Association of Student Personnel Administrators (NASPA), an organization of student affairs administrators. The guide includes background material on Constitution Day, statistics regarding constitutional knowledge vs. pop culture, sample programming ideas, and constitutional links and resources. In addition, there is information concerning *Justice Talking*, National Public Radio's award-winning radio series which will broadcast two special programs on Constitution Day. Schools can air the programs without charge.

In related news, Shirley Johnson, Associate Director of the Office of Financial Aid and Scholarships at the University of Puget Sound, queried the FINAID-L listserv about activities being planned to meet the new Constitution Day requirement. Listed below are the responses she received.

"Since our classes will have started we have a professor who teaches a class on the Constitution each semester. This year on the Friday before September 17, he is going to hold his class in an auditorium and we will invite anybody who is interested to attend the class that day. He will focus on the history and making of the Constitution that day. We're going to be making announcements across campus in various ways to let people know about it."

"Our student activities office has arranged for a guest lecturer to come in. He's a historian and specializes in the Constitution. After the lecture, there will be an open forum with students, faculty, and staff relating to how the Constitution relates to their careers as artists."

"We'll be holding a lunch-time seminar. Our Political Science instructor is going to do a talk on the Constitution the week before."

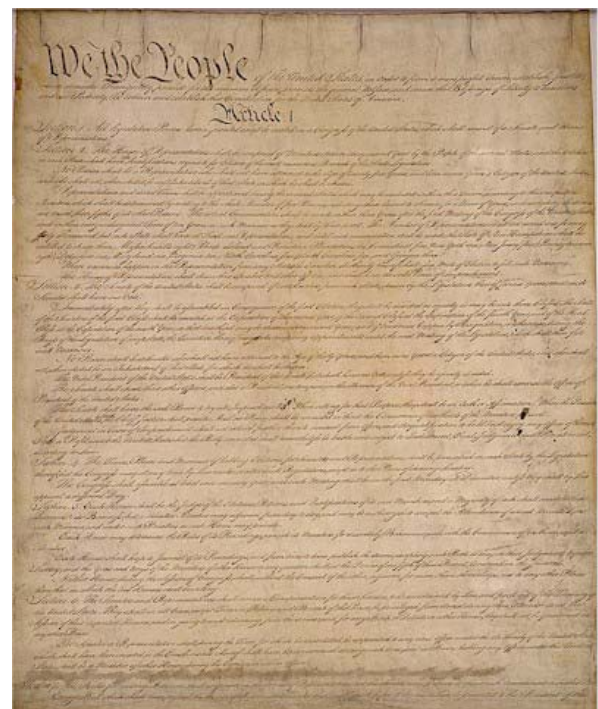
"We are going to go ahead with a Web cast of the debate from *Justice Learning* on September 16th. We also plan to have a large replica of the Constitution available for all to review. After reviewing the document, we will invite people to ratify the campus copy."

"We are a graduate school (a seminary) and we will be doing a chapel service on the Constitution and religious freedom."

"The latest I've heard about include handing out miniature copies of the Constitution and showing '1776' followed by discussion. (We have a Film School here.)"

"We are having a former student, who is also a lawyer who has specialized in constitutional law, as well as presented several cases to the bench, give a presentation on the first amendment. We have it planned as a two-hour convocation. It is being coordinated through the Dean of Students, Academic Dean, and Registrar's Office."

"We are including the 'Constitution Day' requirement in a fall picnic for students. (We have this event each year and are simply adding the "brown bag lunch" concept to address the new requirement.) The student activities director is coordinating the event and inviting faculty."



LIFE SKILLS MATERIALS NOW AVAILABLE FOR GRADUATE, PROFESSIONAL STUDENTS

The newest components of the [Life Skills®](#) financial literacy program focus on the unique needs of graduate and professional students and adult learners. Three newly available modules and minimodules address the issues that graduate and professional students face as they pursue advanced degrees.

Members of the Default Aversion Task Force that represent schools offering post-graduate degrees were asked to review Module 6: *Embrace New Academic Challenges – Drafting Your Professional Plan*. Among the positive responses we received from task force members, Dr. Vickie Unferth from Michigan State University's financial aid office provided possible ways of utilizing the materials at a large school like MSU. Her candid comments confirmed the need for a program like this at both the master's and Ph.D. levels, but she acknowledged that she would not sit down and read it if the manual were simply handed to her.

Dr. Unferth offered some excellent suggestions for presenting the program, such as:

- Have the financial aid office host a series of workshops for students that include preparing for graduate school.
- Departments like Residence Life that offer professional development for graduate assistants could host a Life Skills session early in the year.
- Academic departments that provide orientations for new graduate students could use this program.
- Senior seminars presented by the Senior Class Council could include these topics.

As this program continues to grow we hope that ultimately its impact will provide your students with the knowledge and tools to successfully complete their degree programs and repay their student loans.

The new Life Skills materials for graduate and professional students reinforce and build on the basic themes of the initial five modules of the program. The three new modules that

address issues faced by graduate and professional students and adult learners include:

- **Module 6:** *Embrace New Academic Challenges – Drafting Your Professional Plan* is designed to assist students who are beginning a graduate or professional program of study.
- **Module 7:** *Connect as a Couple – Confronting Relationship Challenges Together* helps married students and their partners manage the changes and challenges that come from being married while in school.
- **Module 8:** *Take Stock – Devising a Realistic Financial Plan* helps graduate and professional students and adult learners live within their means, set limits on the amount they borrow, manage their student loans, and develop personal budgets.

Minimodules are interactive CD-ROMs that offer graduate and professional students tips for coping with the financial and academic challenges they will encounter. The minimodule CD-ROM includes interviews with graduate and professional students who explain how they've adjusted to life in postgraduate programs. Also included are interactive exercises to help students manage expenses and save money, as well as links to vital resources for graduate and professional students. The first two in the series of minimodules now being offered are:

- **Minimodule 1:** *Reentering School – How do I adjust my standard of living?*
- **Minimodule 2:** *How do I survive during my residency?*

For more information on Life Skills program materials contact the School Services Unit at extension 36074 or view the Life Skills ordering instructions on our Web site at michigan.gov/mistudentaid; choose "Resources" and then "Ordering Supplies."

**2005 HIGH SCHOOL COUNSELOR
VIDEOCONFERENCE**

The 2005 high school counselor videoconference is scheduled for November 18 from 9:00 a.m. to noon. Once again, the videoconference will be broadcast from the WKAR public television studio in East Lansing. The focus of the videoconference each year is to provide Michigan middle and high school guidance counselors with up-to-date student financial aid information. The counselors will hear about the current status of programs funded by the state of Michigan, as well as of programs funded by the federal government. There are 19 sites throughout the state from which counselors may choose to watch the video. Questions that are faxed or emailed into the studio will be answered live. The sites for this year's conference are as follows:

Alpena Community College
Baker College – Flint
Baker College – Muskegon
Bay de Noc Community College
Central Michigan University
Cleary University – Ann Arbor
Eastern Michigan University
Grand Rapids Community College
Henry Ford Community College
Kalamazoo College
Lake Superior State University
Michigan State University
Montcalm Community College
Northern Michigan University
Oakland Community College – Orchard Ridge
St. Clair County Community College
Southwestern Michigan College
Wayne State University
West Shore Community College

Registration materials will be mailed to all middle school and high school counselors in September. If you have any questions regarding the upcoming videoconference, please feel free to contact Peggy LaFleur, Training and Development, at 800-642-5626, extension 38319, or via email at lafeurp@michigan.gov.

**SPANISH LANGUAGE
FORMS AVAILABLE**

As part of the U.S. Department of Education's (ED) efforts to ensure parity between the Federal Direct Loan Program (FDLP) and the Federal Family Educational Loan Program (FFELP), Spanish language versions of the following forms have been developed by ED for use within FFELP:

- Economic Hardship Deferment Request
- Education-Related Deferment Request
- In-School Deferment Request
- Parental Leave - Working Mother Deferment Request
- PLUS Borrower with Dependent Student Deferment Request
- Public Service Deferment Request
- Teacher Loan Forgiveness Application
- Teacher Loan Forgiveness Forbearance
- Temporary Total Disability Deferment Request
- Unemployment Deferment Request

The Spanish language versions of these forms are covered by the same form number and expiration dates as the English forms (as approved by the Office of Management and Budget). ED provided further clarification that the use of these forms is optional. ED's position with regard to the promissory note being English-only remains unchanged. Individual organizations will need to determine whether to utilize the new forms or not. PDF versions of these forms are available for download from the National Council of Higher Education Loan Programs (NCHELP) e-Library at: <http://www.nchelp.org/elibrary/index.cfm?parent=61>.

**EXPIRATION DATE FOR FFELP
DEFERMENT FORMS EXTENDED**

FFELP deferment forms are set to expire on September 30, 2005. However, ED has received a notice from the Office of Management and Budget approving an emergency extension of the current forms until such time as the revised forms are approved.

SYNOPSIS OF TOWN HALL MEETING FROM MSFAA SUMMER TRAINING

The Town Hall Meeting held on June 27, 2005, at the MSFAA Summer Training provided financial aid professionals with valuable information about the proposed higher education budget, the proposed new Merit Award Program, and information about current scholarship, grant, and loan programs administered by the Student Financial Services Bureau.

Patricia Scott, Bureau Director for Student Financial Services, outlined the higher education budget *proposals* by the Governor, House, and Senate for Fiscal Year 2005-06. For details of each *proposal*, please see the charts attached to this issue of *Educational Loan Notes*.

Ms. Scott also announced the Governor's *proposed* New Merit Award Program. The maximum award amount for the New Merit Award Program is \$4,000 minus the amount of federal Pell Grant received or \$2,500, whichever is greater. If the academic program is less than two years, then the amount ranges from \$1,000 to \$3,000. The New Merit Award Program does not have a qualifying score for the assessment test and there is no middle school component. Only Pell-eligible public or private colleges and universities in Michigan are eligible. Full payment of the award will be made within six months after the student submits the award application provided the following eligibility criteria have been met:

- Student's high school graduating class is 2007 or later.
- Student has taken the state assessment test.
- Student has completed 40 hours of community service.
- Student has completed and filed the Free Application for Federal Student Aid (FAFSA).
- Student has enrolled in a postsecondary institution within two years.
- Student has completed an associate's degree, two-year certificate, a comparable vocational training program, or 50% or more of the requirements for a bachelor's degree.

Anne Wohlfert, Director for the Office of Scholarships and Grants (OSG), provided MSFAA members with various program updates. For the Michigan Competitive Scholarship (MCS) and Michigan Tuition Grant (MTG) programs, Ms. Wohlfert reminded MSFAA members to complete year-end balancing for Academic Year 2004-05. The deadline date to complete the balancing was July 29, 2005. For Academic Year 2005-06, MCS awards were made for all eligible students through March 31, 2005. A total of 29,061 students have been awarded for the 2005-06 academic year. Students at private institutions have a current maximum award of \$1,300. If private institutions are packaging MTG awards this is done at their own risk since funding for the MTG program is still unknown.

Hands-on Web training for the Michigan Scholarships Online (MISO) system was announced. If you need help using the Web-based system, do not know how to pick up files from the Data Exchange Gateway (DXG), manipulate the files, or sort the files for the best results, or need help with user pages like account balance or monitoring and adjustment, contact the Office of Scholarships and Grants at 888-4-GRANTS to schedule a session.

MSFAA members were reminded that the current Michigan Merit Award Program requires students to use their Merit Awards in consecutive years. For example, students who have used the first half of the Merit Award in 2003 must use the second half in 2004. Students who do not use the second half will forfeit the balance unless they enroll during the summer. OSG considers summer to be the footer for the 2004-05 academic year. If these students are not coded as enrolled by the August payment, then the student or institution will not receive the Merit Award funds.

For the Tuition Incentive Program (TIP), Campus-Based Programs, and the Michigan Nursing Scholarship (MNS), Anne stressed the following:

- For TIP, the 24-credit rule is being enforced during the 2005-06 academic year.

(Continued on the next page.)

- For the Campus-Based Programs, the preliminary allocations have already been made for the upcoming academic year.
- For MNS, the final Enrollment Verification Rosters will be sent in late July or early August for the 2004-05 academic year. For the 2005-06 academic year, MSFAA members were reminded that renewal students do not need to sign a promissory note because they have already signed the Master Promissory Note in their first year.

Gary Harvey, Director of the Michigan Higher Education Student Loan Authority (MHESLA), reminded MSFAA members of the programs administered by MHESLA along with their servicers.

The programs are:

- State Secondary Market program – FFELP loan liquidity facility
- Michigan Alternative Student Loan Program (MI-LOAN)
- Michigan Direct Loan Program – FFELP loan origination

The servicers are:

- Great Lakes
- Nelnet
- Sallie Mae

In addition to the above programs, MHESLA will administer the new Michigan Engineering Incentive program. The target population for this program is engineering and technology students. Currently, MHESLA staff is finalizing the procedures and systems-related program activities.

Mr. Harvey also provided information on the Michigan Advantage Consolidation Loan program which was implemented on March 1, 2005. This program applies to Consolidation loans with a minimum balance of \$7,500. The interest rate is reduced by one percent (1%) after the first 36 regularly scheduled on-time payments with a one-quarter of one percent (1/4%) interest rate reduction for Automatic Electronic Payment.

New interest rates were announced for the MI-LOAN Program as indicated below.

- 4.53% creditworthy variable interest rate effective July 1, 2005, to June 30, 2006.
- 5.95% creditworthy fixed interest rate.
- 6.95% credit-ready fixed interest rate effective July 1, 2002, to present.

Along with the interest rate announcement, Mapping Your Future will soon make available a MI-LOAN Program Information Guide for schools, students, and parents. Also coming soon is a borrower benefit program for electronic payment, which gives one quarter of one percent (1/4%) interest rate reduction. Finally, MHESLA is working on an electronic MI-LOAN application with instant credit decisions and E-Signature for the paper application.

Diane Todd Sprague, Director of the Michigan Guaranty Agency, reminded MSFAA members of the NASFAA Peer Review. The Peer Review is an objective, confidential peer review program that assesses an institution's delivery of financial aid. The review is conducted on-site and is customized and confidential. It is designed to highlight strengths and recommend improvements.

As announced during the Winter Conference, the Michigan Guaranty Agency will conduct audits for all of the federal and state programs. Audits will assess the administration of the programs. The majority of the audits will take place on-site.

Ms. Sprague announced MGA's draft Cohort Default Rate of 5.6% with an anticipated actual rate of 5.3%. The reduction in the Cohort Default Rate is attributed to the creation of the Default Aversion Task Force (see [attached list](#)), early intervention for high-risk students, and default aversion enhancements. In addition to the reduced default rate, MGA ranked number three nationwide in collections compared to number 17 nationwide one year ago. This is attributed to the increased emphasis on the rehabilitation vs. consolidation of defaulted loans and the state of Michigan's vision and values initiative that has caused some changes agency-wide, which in turn has increased internal collections.

LENDER LIST UPDATES

School personnel continuing to use their paper copy of MGA's "Participating Lender List" should record the following actions on the list dated April 28, 2005. Please make the appropriate changes in all sections of the list as needed.

To access the most up-to-date lender information and eliminate the need for manual updates, use the electronic version of MGA's "Participating Lender List" available at michigan.gov/mistudentaid. Click on "Financial Aid Administrators," and then on "[Participating Lender List](#)." If you have any questions regarding MGA's "Participating Lender List," please contact Pat Fromm at extension 36076 or via email at frommp@michigan.gov.

Newly Participating Lenders

Citibank, N.A., ELT for the Student Loan Corp, 830548, P.O. Box 6128, Sioux Falls, SD 57117-6128. Telephone: 800-967-2400.

School Loans Corporation, 834101, c/o ACS, 2277 East 220th Street, Long Beach, CA 90810-1690. Telephone: 800-835-4611.

SCHOOL LIST UPDATES

The following changes should be recorded by lenders on MGA's "Active Michigan School List" dated July 6, 2005. If you have any questions regarding these changes, please contact Stacy Cardwell at extension 36074 or via email at cardwells@michigan.gov.

Title Change

Lake Superior State University, Sault Ste. Marie, 002293-00

Please change Deborah Rynberg's title to Acting Financial Aid Director.

Contact Name Change

Calvin Theological Seminary, Grand Rapids, 002242-00

Delete Dave DeBoer. The new contact is Jennifer Settergren, Assistant Director of Recruitment and

Financial Aid. Jennifer's email address is jsetterg@calvinseminary.edu. Her telephone number is 616-957-6675. Her fax number is 616-957-8621.

ITT Technical Institute, Grand Rapids, 010627-00

Delete Beth Berggren. The new contact is Gail Prentice, Director of Finance. Gail's email is gprentice@itt-tech.edu. The telephone number and fax number remain the same.

"Q" AND "A"**PROVIDING CONSUMER INFORMATION**

To whom is a school required to provide consumer information?

A school that participates in any Federal Student Aid (FSA) program is required to provide certain information to students, prospective students, ED, and the general public. While in some cases a school is only required to make information available upon request, other cases require the school to directly distribute the required information (see accompanying chart for more details).

Who requires a school to provide consumer information?

Specific disclosure and reporting requirements with which schools must comply are derived from:

1. The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act,
2. The Student Right-to-Know Act, and
3. The Equity in Athletics Disclosure Act (EADA).

Additionally, schools that participate in any FSA campus-based programs must also comply with disclosure requirements for drug and alcohol abuse prevention.

What consumer information must be distributed?

The basic consumer information about the school can be divided into two parts:

(Continued on the next page.)

1. Basic financial aid information. This type of information should include things like the types of aid available to students, how students apply for aid, the student's rights and responsibilities, and satisfactory academic progress measurements.
2. General school information. This type of information should include things like the school's accrediting body or licensing board, the school's withdrawal policy, a list of available programs and faculty members, and your school's completion, drop-out, and transfer rates.

For a comprehensive list of all of the basic consumer information requirements, see pages 2-80 and 2-81 in the FSA Handbook.

How does a school determine its completion, drop-out, or transfer-out rates?

A school must identify a group of students each year (a cohort) and review that cohort's performance consistently over time. This is known as a *snapshot* approach and should be applied the same way annually.

Schools that have nonstandard terms must count all first-time students who are certificate- or degree-seeking, full-time undergraduates who enter the school between September 1 and August 31 as a cohort.

You mentioned the Equity in Athletics Disclosure Act – what do athletics have to do with FSA?

The EADA is designed to make prospective students aware of a school's commitment to providing equitable athletic opportunities for its men and women. Therefore any school that has athletic programs and participates in FSA programs must prepare and submit an annual EADA report. Officially the report is entitled, "*The Report on Athletic Program Participation Rates and Financial Support Data.*" It includes information such as:

- Total number of male and female athletes.
- Total amount of money spent on athletically related student aid.
- The ratio of athletically related student aid awarded to male athletes to aid to female athletes.
- Expenses incurred by the school for athletic programs (listed individually).

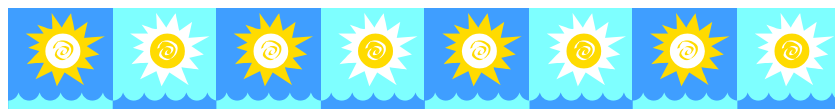
This is **not** a complete list. For a complete list, see the FSA Handbook pages 2-95 to 2-97. This report needs only to be made available to students upon their request.

When is it appropriate to disclose these consumer information requirements?

The most appropriate time to give information that must be delivered directly to the student may be during the entrance and exit exams. Much of the general information could also be listed in the school's catalog or placed on the school's Web site for a student or prospective student to review.

NOTE: Schools must comply with each and every disclosure statement as outlined in the FSA Handbook. Even if the information is collected elsewhere at the institution, the financial aid office is **strongly** encouraged to keep a copy of all required disclosures in the financial aid office.

Have a question you would like to ask? Contact Justin Draeger at extension 31940 or via email at draegerj@michigan.gov to submit your question or to suggest a topic you would like to see discussed in a subsequent issue of *Educational Loan Notes*.



Calendar of Upcoming Events

September 2005

- 5 MGA Offices Closed
- 13 Mapping Your Future Evening Chat
Debt Management Strategies

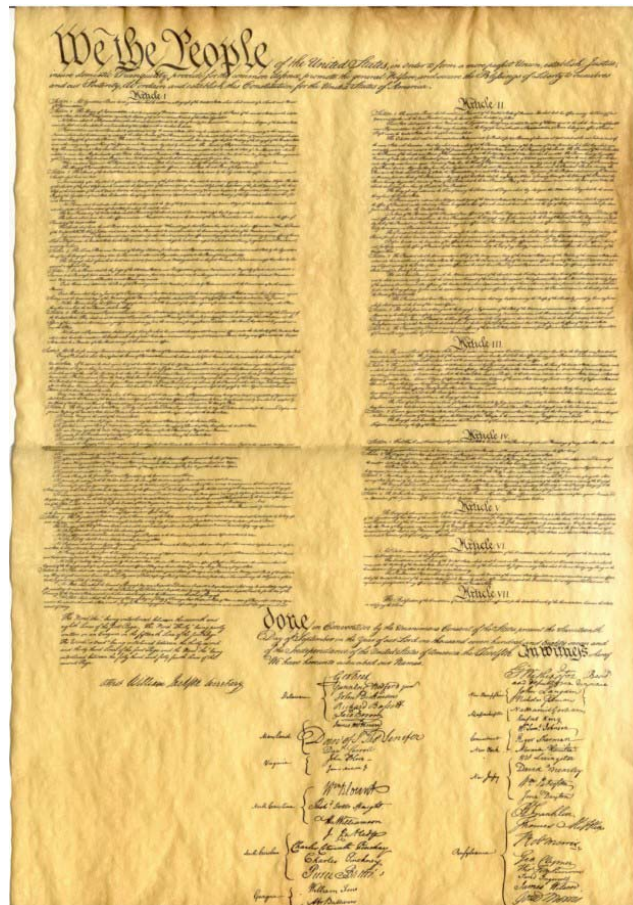
October 2005

- 16-19 MASFAA Conference
Charleston, West Virginia
- 30-Nov. 2 Electronic Access Conference
San Diego, California

If you need further information or wish to submit items for the calendar, please contact Jim Peterson, Editor, at extension 36944, or via email at petersonj@michigan.gov.



Constitution Day Implementation Guide





Dear NASPA Colleagues:

On May 24, 2005, the U.S. Department of Education released a Notice of Implementation, announcing that all educational institutions receiving federal funding must provide an educational program pertaining to the United States Constitution on September 17 of each year. As noted in Section 111(b) of the Consolidated Appropriations Act of 2005, "Constitution Day [must] be held on September 17...commemorating the September 17, 1787 signing of the Constitution." During those years when September 17 occurs on a Saturday, Sunday, or holiday, programming must be held during either the preceding or following week.

As a service to members of NASPA, the Public Policy Division has developed the "Constitution Day Implementation Guide." It is designed to assist you in providing quality programming for your students, to enhance their knowledge of this important document of freedom.

Included in this guide:

- Notice of Implementation from the United States Department of Education
- Background Information on Constitution Day
- Statistics Regarding Constitutional Knowledge vs. Pop Culture
- Sample Programming Ideas
- Constitutional Links and Resources

Constitution Day programming can be a perfect venue for divisions of academic and student affairs to work collaboratively. While the notice of implementation was just recently released, ample time remains during the summer for your campus to prepare for this new requirement.

We hope this guide will assist you in creating innovative and purposeful programming for your students.

Sincerely,

Gwendolyn Jordan Dungy
Executive Director

Sherry Mallory
Chair, Public Policy Division

you access the information collection, click on "Download Attachments" to view. Written requests for information should be addressed to U.S. Department of Education, 400 Maryland Avenue, SW., Potomac Center, 9th Floor, Washington, DC 20202-4700. Requests may also be electronically mailed to the Internet address OCIO_RIMG@ed.gov or faxed to 202-245-6621. Please specify the complete title of the information collection when making your request.

Comments regarding burden and/or the collection activity requirements should be directed to Katina Ingalls at her e-mail address Katrina.Ingalls@ed.gov. Individuals who use a telecommunications device for the deaf (TDD) may call the Federal Information Relay Service (FIRS) at 1-800-877-8339.

[FR Doc. 05-10290 Filed 5-23-05; 8:45 am]

BILLING CODE 4000-01-P

DEPARTMENT OF EDUCATION

Notice of Implementation of Constitution Day and Citizenship Day on September 17 of Each Year

AGENCY: Office of Innovation and Improvement, Department of Education.

ACTION: Notice of implementation of Constitution Day and Citizenship Day.

SUMMARY: The Assistant Deputy Secretary for Innovation and Improvement announces that, pursuant to legislation passed by Congress, educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17 of each year. This notice implements this provision as it applies to educational institutions receiving Federal funding from the Department.

FOR FURTHER INFORMATION CONTACT: Alex Stein, U.S. Department of Education, 400 Maryland Avenue, SW., room 4W218, Washington, DC 20202-5910. Telephone: (202) 895-9085 or via Internet: Alex.Stein@ed.gov.

If you use a telecommunications device for the deaf (TDD), you may call the Federal Relay Service (FRS) at 1-800-877-8339. Individuals with disabilities may obtain this document in an alternative format (e.g., Braille, large print, audiotope, or computer diskette) on request to the contact person listed in section.

SUPPLEMENTARY INFORMATION: This notice informs educational institutions receiving Federal funds from the U.S. Department of Education (Department) of a new statutory requirement for implementation of an educational

program pertaining to the United States Constitution, on a date designated by statute as Constitution Day and Citizenship Day ("Constitution Day"). This Congressional initiative is authorized by Section 111 of Division J of Pub. L. 108-447, the "Consolidated Appropriations Act, 2005," Dec. 8, 2004; 118 Stat. 2809, 3344-45 (Section 111). The Assistant Deputy Secretary for Innovation and Improvement (Assistant Deputy Secretary) takes this action in order to implement this provision as it applies to educational institutions receiving Federal funding from the Department.

Section 111(b) states "[e]ach educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution." For purposes of the Department's implementation of this requirement, "educational institutions" includes but is not limited to "local educational agencies" and "institutions of higher education" receiving Federal funding from the Department.

Section 111 applies to all educational institutions receiving Federal funding, not only those receiving Federal funding from the Department. However, the Department's authority only extends to those educational institutions receiving funding from the Department, and consequently the Department can only regulate with regard to those institutions.

Section 111 requires that Constitution Day be held on September 17 of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

Section 111 does not authorize funds to carry out this requirement, and Section 111(d) indicates that this section shall apply "without fiscal year limitation." Accordingly, the Assistant Deputy Secretary intends that this notice pertain to this fiscal year and all subsequent years.

Some informational resources pertaining to the Constitution are listed below. In addition to these, the Department is aware that there may be other public and private resources available that may be helpful to educational institutions in implementing Constitution Day. While the Department does not endorse any particular program or Web site, this information is provided because it may be of use to educational institutions

developing their Constitution Day programs.

One of the Library of Congress' repositories for Constitutional documents and information may be accessed at: <http://memory.loc.gov/ammem/bdsds/bdsdhome.html>.

The National Archives also has a Web site with a scan of the U.S. Constitution available online at: http://www.archives.gov/national_archives_experience/charters/constitution.html. In addition, the National Archives has a nationwide network of research facilities, including presidential libraries that welcome students as young as 14 years of age. Information about the facilities (by region and state) can be located online at: <http://www.archives.gov/facilities/index.html>.

In addition to the resources mentioned above, it is our understanding that the U.S. Office of Personnel Management will be making available to all Federal agencies, information to help train and educate Federal employees on the Constitution and, in particular, its relationship to the Oath of Office Federal employees take. This information will be posted shortly on the OPM Web site, at: <http://www.opm.gov/>. We expect that educational institutions may find this material useful in planning their Constitution Day activities.

Electronic Access to This Document: You may view this document, as well as all other Department of Education documents published in the **Federal Register**, in text or Adobe Portable Document Format (PDF) on the Internet at the following site: <http://www.ed.gov/news/fedregister>.

To use PDF, you must have Adobe Acrobat Reader, which is available free at this site. If you have questions about using PDF, call the U.S. Government Printing Office (GPO), toll free, at 1-888-293-6498; or in the Washington, DC, area at (202) 512-1530.

Note: The official version of this document is the document published in the **Federal Register**. Free Internet access to the official edition of the **Federal Register** and the Code of Federal Regulations is available on GPO Access at: <http://www.gpoaccess.gov/nara/index.html>.

Dated: May 19, 2005.

Nina Shokraii Rees,

Assistant Deputy Secretary for Innovation and Improvement.

[FR Doc. 05-10355 Filed 5-23-05; 8:45 am]

BILLING CODE 4000-01-P

Constitution Day Background

Senator Robert C. Byrd, a West Virginia Democrat and the United States Congress unofficial constitutional scholar, believes that American primary, secondary, and post-secondary students lack significant knowledge regarding the United States Constitution. In December 2004, Senator Byrd offered an amendment that was passed by both the United States House of Representatives and the United States Senate in attempt to increase constitutional knowledge.

The legislation requires that all educational institutions that receive federal funds implement educational programs relating to the United States Constitution on September 17 of each year. September 17th was selected as the date for celebration due to the fact that on September 17, 1787 the delegates to the Constitutional Convention met for the last time to sign the United States Constitution and presented it to the American public.

The United States Department of Education, charged with implementation of this legislative requirement, intentionally left the implementation language vague. With no specific curriculum or interpretation of the United States Constitution provided by The U.S. Department of Education or Senator Byrd, academic institutions are free to provide a wide array of programming for their students.

In order to provide even more flexibility, implementation rules included provisions for when September 17 falls on a weekend or Federal holiday. In such cases, "Constitution Day" may be celebrated the preceding or following week.

However your campus decides to provide programming fulfilling this requirement, purposeful and educational programming relating to the United States Constitution provides students with increased awareness and appreciation of this important document of freedom.

U.S. Constitution vs. Pop Culture

In a survey released by the National Constitution Center, evidence of a lack of constitutional knowledge is quite apparent. More students have greater knowledge of pop culture versus the United States Constitution. Six-hundred students responded to the survey.

Key findings from the survey include:

- 25.5% of respondents know that Philadelphia is the city where the Constitution was written compared to 75.2% who know what city the zip code 90210 is attributed to.
- 21.2% of respondents know how many senators served in the U.S. Senate compared to 81.2% who know how many members there are in the music group “Hanson.”
- 35.5% of respondents know the first three words of the Constitution compared to 71.2% who know that www is the first three letters of most Web site addresses.
- 1.8% of respondents know that James Madison is considered the father of the U.S. Constitution compared to 58.3% who know that Bill Gates is the father of Microsoft.
- 25% of respondents know that the Fifth Amendment protects against double jeopardy/self incrimination/right to a grand jury/due process/compensation for private property taken for public use compared to 63.7% who know that “The Club” protects against car theft.
- 41.2% of respondents know the names of the three branches of government compared to 59.2% who know the names of the three stooges.

If these statistics make you chuckle, imagine how Senator Byrd must have felt. It is the results of surveys such as this that promote an increased desire in knowledge regarding American history and our documents of freedom.

Constitution Day Programming

The United States Department of Education, according to its guidelines for implementation of Constitution Day, provides campuses with the flexibility to conduct Constitution Day programming as they desire. This allows for programming to range from simple to complex. Below are some examples of programs campuses may wish to conduct.

Student Affairs & Academic Affairs Collaborative Programming

Create a Web site

One of the simplest types of programming that a university can create is a Web site. Student affairs divisions, in collaboration with political science/public policy departments, can create a Web site providing text from the United States Constitution, along with an interpretation from political science/public policy faculty members. Student affairs divisions may include information on student life aspects that relate to the Constitution (i.e. due process, freedom of association, free speech on campus, student fees, educational malpractice, contracts, etc). A direct link from the university's home page or intranet system would provide students easier access to the site.

A Forum on the United States Constitution

Create a forum whereby the vice president of student affairs, provost/vice president of academic affairs, and the student body president discuss how the United States Constitution affects higher education. Provide invitations to campus student leaders, political science/public policy students, faculty, and staff members. By creating a general flyer to inform the university community, an increase in attendance may result.

Justice Learning Programs

The Annenberg Public Policy Center, The National Archives and Records Administration, National Public Radio, and the New York Times Learning Network have several Constitution Day programs available via broadcast or satellite links (see flyer at the end of this document). Student affairs and academic affairs could partner to create discussion groups based on the content of these programs. Invite students, faculty, and staff members to listen or view the programs followed by discussion groups based on topics from the programs.

Student Activities Programming

Sign the Constitution

Student activities offices could place an information table in a high-traffic, common area of campus (i.e. the student union, food court, or recreational facility, etc). Copies of the United States Constitution should be made available to students. Also on the information table could be a large, poster-sized version of the United States Constitution. Students can be given the opportunity to sign the Constitution next to the name of the state where they permanently reside.

Constitution Workshop

Constitution Day is celebrated early on in the academic year providing ample opportunity for development and growth of student organization officers. A workshop could be conducted to assist student organization officers with drafting a constitution for a student organization. Student activities staff and student leaders should reference the United States Constitution so that students can understand the importance and purpose of such a document.

Constitution Fair

Student activities offices can create a Constitution fair. The Constitution fair would consist of information booths. Each booth can relate to a section of the United States Constitution, and may be manned by student government officers or other student leaders who provide information or test knowledge of the United States Constitution.

Constitutional Convention

Student activities offices could create a simulation of a constitutional convention. Students should be given the opportunity, through a convention process, to draft a new Constitution of the United States of America. A half-hour briefing session on how the process works should occur, reviewing the theme and main ideas of the Constitution. Depending upon the number of students participating in the convention, students should be broken up into committees to work on different sections. This one-day process should conclude with presentations from each committee to the convention as a whole, along with an amendment process and final vote on the Constitution that would be submitted to the states for ratification.

Residence Life Programming

Resident Assistant (RA) Programming

Residence life staff can require resident hall assistants to provide programming based on the United States Constitution. Flexibility may be given to the RAs to allow for creativity in programming. Residence life staff members, ensuring that basic learning outcomes are met, can determine basic curricular aspects.

- Constitutional trivial pursuit – Trivia based on the United States Constitution
- Who were those guys – Get to know the signers of the constitution
- Film chat – Watch a film on the United States Constitution and have a discussion following the film (Films could include “1776,” “This is America Charlie Brown V.6. – This is the Constitution,” and “Founding Fathers, from the History Channel”)
- Constitution bulletin boards – bulletin boards can have articles and the Bill of Rights posted
- Constitution debate – The RA can choose topics from the United States Constitution. Students could debate importance and applicability to life today.

Hall Government Pre-Amble Challenge

Residence life staff can create a pre-ambble challenge. Each resident hall government council should encourage residents to memorize and understand the pre-ambble. The hall with the most number of residents to correctly state the pre-ambble can win a pizza-party/ice-cream social, for example. Hall government presidents and residence life staff should serve as judges.

Constitution Lock-In

Residence life staff can create a lock-in to be held in the lounge of a residence hall or other on-campus facility. Students can have social time by screening “National Treasure” followed by discussions on topics such as freedom, file sharing, student activism, free speech, the right to bear arms, political participation, etc.

International Student Programming

Comparative Constitutional Programming

International students can gain increased knowledge about the United States Constitution through comparative programming. International programs staff members can create a program where international students learn the basics of the United States Constitution, allowing them to also share information on their own countries constitutional composition. Through comparison, students and invited guests may learn about similarities or differences of political structures across the globe.

Greek Life Programming

Banners

Greek life staff can encourage fraternities and sororities, with facilities on campus, to place banners visible to the campus community in support of the United States Constitution. Examples may include: “(Fraternity or Sorority Name) supports and defends the Constitution of the United States,” “We The People...Find out more, read the Constitution of the United States of America,” “(Fraternity or Sorority Name) celebrates Constitution Day”

The Constitution Challenge

In an intramural competition, fraternities and sororities can compete against each other in teams. Questions regarding content of the United States Constitution and current political topics can be asked, with intramural points awarded to teams with the three highest scores.

The purpose of Constitution Day is to ensure that students in our country are gaining an increased knowledge and appreciation for this valuable and important document of freedom. Colleges and universities across the country should ensure that programming is fun, yet has an impact on the greater understanding and content of the United States Constitution. While enforcement of this provision is not in the forefront, it is important that institutions abide by the provisions released by the United States Department of Education.

Links

Article – Education Department Issues Rules on Constitution Day Requirement

<http://chronicle.com/prm/weekly/v51/i39/39a01904.htm>

Article - Few Rules for New Constitution Day Requirement

<http://www.insidehighered.com/news/2005/05/25/constitution>

Article – Schools Ordered to Observe Constitution Day

<http://msnbc.msn.com/id/7960256/>

Article – Schools Told to Hold Constitution Day

<http://www.washingtontimes.com/national/20050524-114234-6960r.htm>

Constitution Day, Inc.

<http://www.constitutionday.com>

Justice Learning – Constitution Day

<http://www.justicelearning.org/constitutionday.asp>

National Archives and Records Administration – United States Constitution

http://www.archives.gov/national_archives_experience/charters/constitution.html

Notice of Implementation – Constitution Day

<http://www.ed.gov/legislation/FedRegister/other/2005-2/052405b.html>

Teaching with Documents – National Archives and Records Administration

http://www.archives.gov/digital_classroom/lessons/constitution_day/constitution_day.html

The United States Constitution –1789

<http://www.house.gov/Constitution/Constitution.html>

The United States Constitution Pocket Guide

http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=108_cong_documents&docid=f:hd096.pdf



CONSTITUTION DAY

SEPTEMBER 16, 2005

CONSTITUTION DAY PROGRAMMING MADE EASY To help schools comply with a new federal requirement to offer an educational program on Constitution Day, a prestigious group of educators and media organizations has joined together to create a unique initiative.

Justice Talking, NPR's award-winning radio series — in cooperation with the National Archives and Records Administration, *The New York Times* Knowledge Network, and other partners — will broadcast two programs online and via satellite. Any school or group may show the programs — and build their own educational events around them — without charge.


CONVERSATIONS WITH SUPREME COURT JUSTICES United States Supreme Court Justices Sandra Day O'Connor and Stephen Breyer will talk about the Constitution with high school students at the Supreme Court. The classroom-ready video will feature the Justices taking questions from students and discussing why we have and need a Constitution, what federalism is, how implicit and explicit rights are defined, and how separation of powers ensures that no one branch of government obtains too much power.

NPR's JUSTICE TALKING LIVE ON VIDEO NPR's Margot Adler will host an hour-long special broadcast from the William G. McGowan Theater at the National Archives. The debate, "Free Speech in the Digital Age," will look at censorship in libraries, of textbooks, and on the Internet. The program will examine the reasons for both safeguarding and limiting speech, including the protection of minors and community safety, ensuring a free marketplace of ideas, and guaranteeing democratic institutions — an excellent way to jump start classroom discussion of First Amendment freedoms.

LEARNING MATERIALS ON THE CONSTITUTION To help enrich the classroom experience, materials and curricula that complement the Constitution Day programs will be available on www.justicelearning.org and www.archives.gov. Also available with an educational discount is Justice Learning's new Hip Pocket Guide, *Our Constitution: What It Says, What It Means*, published by Oxford University Press and *The New York Times* Knowledge Network.

SAVE THE DATE, SEPTEMBER 16, 2005 Conversations with Supreme Court Justices will broadcast at noon and 3 p.m. EDT. The *Justice Talking* debate will broadcast from 1:30-2:30 p.m. EDT. Technical information about how to download the program will be available in August.

TO REGISTER FOR THE PROGRAM Visit www.justicelearning.org or contact Eli Lesser, Educational Development Coordinator, Civics@Annenberg, 215-898-5081, elesser@asc.upenn.edu. Or you can mail or fax in the order form on the back of this flier.



PRESTIGIOUS PARTNERS In addition to the National Archives and Records Administration, *The New York Times* Knowledge Network, and NPR's *Justice Talking*, this Constitution Day broadcast is co-sponsored by:

- American Association of State Colleges and Universities
- American Bar Association Division of Public Education
- Center for Civic Education
- Close-UP Foundation
- Marshall-Brennan Legal Fellowship Program
- National Constitution Center
- National History Day
- Presidential Classroom
- Street Law
- Student Voices



The program is made possible by the generous support of the Annenberg Foundation Trust at Sunnyslands and the Foundation for the National Archives.

I WANT TO PARTICIPATE Please send me more information about how to:

- ☐ Downlink the programs from the satellite
- ☐ Find the programs on the web
- ☐ Sponsor an event on my campus
- ☐ Find classroom learning materials
- ☐ Order copies of the Hip Pocket Guide, *Our Constitution: What It Says, What It Means*
- ☐ Order copies of both programs on DVD

NAME

E-MAIL

MAILING ADDRESS

CITY

STATE

ZIP

SCHOOL OR GROUP

I AM A TEACHER:

☐

MIDDLE SCHOOL

☐

HIGH SCHOOL

☐

COLLEGE OR UNIVERSITY

☐

SCHOOL ADMINISTRATOR

☐

JUDGE OR COURT ADMINISTRATOR

☐

OTHER

JUSTICE TALKING, 3535 MARKET ST., SUITE 200, PHILADELPHIA, PA 19104 FAX (215) 746-7848

www.justicelearning.org

FY 2005-06 Proposed Higher Education Budget
Governor's Proposal, House Bill 4385

	Proposed	Current
State Competitive Scholarships	\$34,630,500	\$35,630,500
Tuition Grants	\$0	\$61,768,100
Michigan Work-Study Program	\$7,326,300	\$7,326,300
Part-Time Independent Student Program	\$2,653,300	\$2,653,300
Michigan Education Opportunity Grants	\$2,084,200	\$2,084,200
Robert C. Byrd Honors Scholarship Program	\$1,500,000	\$1,500,000
Nursing Scholarship Program	\$4,000,000	\$4,000,000
Michigan Merit Award Program	\$121,000,000	\$61,400,000

FY 2005-06 Proposed Higher Education Budget
House Proposal, House Bill 4831

	Proposed	Current
State Competitive Scholarships	\$34,630,500	\$35,630,500
Tuition Grants	\$60,545,400	\$61,768,100
Michigan Work-Study Program	\$0	\$7,326,300
Part-Time Independent Student Program	\$0	\$2,653,300
Michigan Education Opportunity Grant	\$0	\$2,084,200
Robert C. Byrd Honors Scholarship Program	\$1,500,000	\$1,500,000
Nursing Scholarship Program	\$4,000,000	\$4,000,000
Michigan Merit Award Program	\$130,000,000	\$61,400,000

FY 2005-06 Proposed Higher Education Budget
Senate Proposal, Senate Bill 273

	Proposed	Current
State Competitive Scholarships	\$34,630,500	\$35,630,500
Tuition Grants	\$58,768,100	\$61,768,100
Michigan Work-Study Program	\$7,326,300	\$7,326,300
Part-Time Independent Student Program	\$2,653,300	\$2,653,300
Michigan Education Opportunity Grants	\$2,084,200	\$2,084,200
Robert C. Byrd Honors Scholarship Program	\$1,500,000	\$1,500,000
Nursing Scholarship Program	\$4,000,000	\$4,000,000
Michigan Merit Award Program	\$101,281,400	\$61,400,000
Tuition Incentive Program	\$12,000,000	\$10,250,000

DEFAULT AVERSION TASK FORCE

Ms. Carol Blevins
Default Management Specialist
Ross Learning, Inc.
1032 Gilbert
Flint, Michigan 48532
810-230-9024
ross1@advdata.net

Mr. Richard Boruszewski
Financial Aid Director
Thomas M. Cooley Law School
300 South Capitol, Box 13038
Lansing, Michigan 48901
517-371-5140, ext. 2216
boruszer@cooley.edu

Ms. Susan Crkovski
Executive Director of Financial Aid
Davenport University
27650 Dequindre Road
Warren, Michigan 48092-5209
586-558-8700, ext. 259
susan.crkovski@davenport.edu

Ms. Susan Doyle
Senior Student Loan Advisor
Baker College System
1050 West Bristol Road
Flint, Michigan 48507
810-766-4344, ext. 4213
susan.doyle@baker.edu

Mr. Lorne Gauthier
School Director
Northwestern Technological Institute
24567 Northwestern Highway,
Suite 200
Southfield, Michigan 48075
248-358-4006
lgauthier@northwesterntech.org

Ms. Linda Katrinic
Director of Operations
for Student Services
Baker College System
1050 West Bristol Road
Flint, Michigan 48507
810-766-4214
linda.katrinic@baker.edu

Ms. Bernice Lindke
Assistant Vice President
Division of Enrollment Services
Eastern Michigan University
403 Pierce Hall
Ypsilanti, Michigan 48197
734-487-1048
bernice.lindke@emich.edu

Ms. Terri Mieler
Director of Financial Aid
Northwood University
4000 Whiting Drive
Midland, Michigan 48640-2398
989-837-4301
mieler@northwood.edu

Mr. Robert Nelson
Director of Student Loans
Baker College System
1050 W. Bristol Road
Flint, Michigan 48507
810-766-4344
robert.nelson@baker.edu

Ms. Stephanie Petsch
Assistant Director
Office of Financial Aid
Eastern Michigan University
403 Pierce Hall
Ypsilanti, Michigan 48197
734-487-1048
stephanie.petsch@emich.edu

Ms. Wilma Porter
Director of Financial Assistance
and Scholarships
Oakland Community College
2480 Opdyke Road
Bloomfield Hills, Michigan 48304
248-341-2182
wbporter@oaklandcc.edu

Mr. Ellis P. Salim
Vice President for Student Services
Baker College System
1050 West Bristol Road
Flint, Michigan 48507
810-766-4276
ellis.salim@baker.edu

Mr. Richard Eddington-Shipman
Director, Office of Financial Aid
Michigan State University
252 Student Services Building
East Lansing, Michigan 48824
517-353-4554
shipmanr@msu.edu

Ms. Lori Trapp
Assistant Director of Financial Aid
Washtenaw Community College
4800 East Huron River Drive, Box D1
Ann Arbor, Michigan 48106
734-973-3529
lori@wccnet.org

Ms. Heide Wisby
Director of System Financial
Aid Programs
Davenport University
27650 Dequindre Road
Warren, Michigan 48092
586-558-8700, ext. 281
heide.wisby@davenport.edu

School Disclosure Requirements

Who Receives the Information	What They Receive	How It Must Be Provided	When It Must Be Provided
Currently enrolled students and current employees	The institution's annual campus security report in its entirety (pursuant to 668.46)	Through publications, mailings, or electronic media sent directly to individuals. If a school chooses to post its annual security report to a Web site it must send each individual a notice through U.S. mail, campus mail, or directly to an e-mail address that <ol style="list-style-type: none"> 1. provides a brief summary of the information required to be disclosed; 2. provides the inter- or intra-net Web site address where the information can be found; 3. states that, upon request, the individual is entitled to a paper copy; and 4. informs the individual how to request a paper copy. 	The school must prepare and make available its security report annually by October 1.
Currently enrolled students	<p>Notice about the availability of the following —</p> <ol style="list-style-type: none"> 1. information on financial assistance available to students enrolled in the school (pursuant to 34 CFR 668.42); 2. information on the school (pursuant to 34 CFR 668.43); 3. the institution's completion or graduation rate, and, if applicable, its transfer-out rate (pursuant to 34 CFR 668.45); 4. information about students' rights under FERPA (pursuant to 34 CFR 99.7); and 5. information about athletic program participation rates and financial support (EADA) (pursuant to 34 CFR 668.47). <p>The notices must be sufficiently detailed to allow students to understand the nature of the disclosures and make an informed decision whether to request the full reports.</p>	<p>A school must provide direct individual notice to each person.</p> <p>A school may provide the required notice through direct mailing to each individual through the U.S. Postal Service, campus mail, or electronically directly to an E-mail address.</p> <p>The individual notice provided to enrolled students must</p> <ol style="list-style-type: none"> 1. provide a brief summary of the information required to be disclosed; 2. provide the inter- or intra-net Web site address where the information can be found; 3. state that upon request the student is entitled to a paper copy; and 4. inform the student how to request a paper copy. 	<p>Annually, a school must provide notice to each enrolled student. Immediately, upon request, the school must provide the full reports.</p> <p>The school must prepare its completion or graduation rate, and, if applicable, its transfer-out rate report by July 1, immediately following the point in time at which the 150% point for the cohort has elapsed.</p> <p>Institutions must prepare and make available information about athletic program participation rates and financial support (EADA) by October 15.</p> <p>Information on the school and its financial assistance programs must be current.</p>
The general public	<p>A school that</p> <ol style="list-style-type: none"> 1. participates in any Title IV, HEA program and 2. has an intercollegiate athletic program <p>must provide a report on athletic program participation rates and financial support (EADA) (pursuant to 34 CFR 668.47).</p>	Through appropriate publications, mailings, or electronic media.	Annually, for the preceding year, the school must prepare the report and make it available by October 15.

School Disclosure Requirements (CONTINUED)

Who Receives the Information	What They Receive	How It Must Be Provided	When It Must Be Provided
Prospective students	<ol style="list-style-type: none"> 1. Information on financial assistance available to students enrolled in the school (pursuant to 34 CFR 668.42); 2. Information on the school (pursuant to 34 CFR 668.43); 3. Information about students' rights under FERPA. 4. Notice about the availability of the institution's annual campus security report (pursuant to 34 CFR 668.46). The notice must include: <ol style="list-style-type: none"> a. a list of the information in the report; b. brief descriptions of the required disclosures that are sufficient to allow students to understand the nature of the disclosures and make an informed decision whether to request the full report; (Please see the NPRM of 8/10/99 page 43583 for an example) and c. an opportunity to request a copy. 5. The institution's completion or graduation rate, and, if applicable, its transfer-out rate (pursuant to 34 CFR 668.45). 6. Information about athletic program participation rates and financial support (pursuant to 34 CFR 668.47). 	<p>Directly to prospective students through appropriate publications, mailings, or electronic media a school must provide individual notice of the availability of items 1 through 6.</p> <p>Upon request, institutions must provide their complete report on completion, graduation and, if applicable, transfer-out rates.</p> <p>Upon request, a school must provide a copy of its full annual security report to a prospective student.</p> <p>If provided electronically, notices and reports must be sent directly to an e-mail address.</p>	<p>Prior to a prospective student's enrolling or entering into any financial obligation with a school, the school must provide its report on completion, graduation, and transfer-out rates.</p> <p>Notice about the availability of the other reports should be included in the materials a school provides to prospective students.</p> <p>Immediately, upon request, the school must provide its security report on a direct, individual basis.</p>
Prospective student athletes and their <ol style="list-style-type: none"> 1. parents, 2. high school coaches, & 3. guidance counselors 	A school that is attended by students receiving athletically related student aid must produce a report on the completion and graduation rates of student athletes pursuant to 34 CFR 668.48.	<p>The information must be provided directly to the respective parties. It may be provided in writing (on paper) or through electronic mail but not simply by posting it to a Web site.</p> <p>If the NCAA provides an institution's completion and graduation rates of student athletes to high school coaches and counselors, the school is deemed to be in compliance with that portion of this requirement.</p>	<p>The school must provide the report at the time it makes an offer of athletically related student aid to a prospective student athlete.</p> <p>Annually by July 1, institutions that are attended by students receiving athletically related student aid must produce the report and make it available.</p>

School Disclosure Requirements (CONTINUED)

Who Receives the Information	What They Receive	How It Must Be Provided	When It Must Be Provided
Everyone who requests information about employment at the school.	A notice about the availability of the annual campus security report. The notice must include a list of the information from the institution's annual security report to which employees and prospective employees are entitled. The list must include brief descriptions of the required disclosures. The descriptions should be sufficient to allow employees and potential employees to understand the nature of the disclosures and make an informed decision whether to request the full report.	<p>In response to an inquiry about employment, a school must provide direct individual notice to each prospective employee. A school may provide the required notice through direct mailing to each individual through the U.S. Postal Service, campus mail, or electronically directly to an e-mail address.</p> <p>If the school makes the information available by posting it to its Web site, then the notice provided must</p> <ol style="list-style-type: none"> 1. identify the information required to be disclosed; 2. provide the inter- or intra-net address where the information can be found; 3. state that, upon request, individuals are entitled to a paper copy; and 4. inform individuals how to request a paper copy. 	<p>The school must prepare its report annually by October 1.</p> <p>Immediately, upon request, the school must provide the full report.</p>
Faculty, students, and employees	Drug and alcohol prevention information pursuant to Public Law 101-226.	Schools must use a method that ensures that the information will reach every student, faculty member, and employee.	The school must ensure that students who enroll and employees who are hired after the initial distribution for the year, also receive the information.